

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21704

Subject	Zip Code Tabulation Area : 21704			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	10,317	+/- 462	100.0%	(X)
<b>In labor force</b>	7,335	+/- 400	71.1%	+/- 2.9
Civilian labor force	7,335	+/- 400	71.1%	+/- 2.9
Employed	7,023	+/- 428	68.1%	+/- 3.2
Unemployed	312	+/- 121	3%	+/- 1.2
Armed Forces	0	+/- 19	0%	+/- 0.3
<b>Not in labor force</b>	2,982	+/- 352	28.9%	+/- 2.9
Civilian labor force	7,335	+/- 400	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	4.3%	+/- 1.7
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	5,270	+/- 274	(X)	+/- (X)
<b>In labor force</b>	3,553	+/- 283	67.4%	+/- 4.3
Civilian labor force	3,553	+/- 283	67.4%	+/- 4.3
Employed	3,472	+/- 293	65.9%	+/- 4.6
<b>Own children under 6 years</b>	1,376	+/- 251	(X)	+/- (X)
All parents in family in labor force	1,037	+/- 220	75.4%	+/- 9
<b>Own children 6 to 17 years</b>	2,748	+/- 340	(X)	+/- (X)
All parents in family in labor force	1,934	+/- 250	70.4%	+/- 7.9
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	6,909	+/- 445	100.0%	(X)
Car, truck, or van -- drove alone	5,493	+/- 367	79.5%	+/- 3
Car, truck, or van -- carpooled	754	+/- 185	10.9%	+/- 2.5
Public transportation (excluding taxicab)	155	+/- 76	2.2%	+/- 1.1
Walked	83	+/- 55	1.2%	+/- 0.8
Other means	13	+/- 20	0.2%	+/- 0.3
Worked at home	411	+/- 131	5.9%	+/- 1.8
<b>Mean travel time to work (minutes)</b>	38.3	+/- 2.8	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	7,023	+/- 428	100.0%	(X)
Management, business, science, and arts occupations	4,235	+/- 323	60.3%	+/- 3.5
Service occupations	632	+/- 169	9%	+/- 2.3
Sales and office occupations	1,499	+/- 268	21.3%	+/- 3.4
Natural resources, construction, and maintenance occupations	369	+/- 107	5.3%	+/- 1.5
Production, transportation, and material moving occupations	288	+/- 121	4.1%	+/- 1.7
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	7,023	+/- 428	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	13	+/- 15	0.2%	+/- 0.2
Construction	460	+/- 152	6.5%	+/- 2.1
Manufacturing	345	+/- 112	4.9%	+/- 1.6
Wholesale trade	125	+/- 72	1.8%	+/- 1
Retail trade	669	+/- 173	9.5%	+/- 2.4
Transportation and warehousing, and utilities	124	+/- 92	1.8%	+/- 1.3
Information	128	+/- 79	1.8%	+/- 1.1
Finance and insurance, and real estate and rental and leasing	448	+/- 147	6.4%	+/- 2
Professional, scientific, and management, and administrative and waste	1,525	+/- 318	21.7%	+/- 4
Educational services, and health care and social assistance	1,831	+/- 279	26.1%	+/- 4
Arts, entertainment, and recreation, and accommodation and food services	364	+/- 111	5.2%	+/- 1.5
Other services, except public administration	205	+/- 94	2.9%	+/- 1.3
Public administration	786	+/- 184	11.2%	+/- 2.6

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21704

Subject	Zip Code Tabulation Area : 21704			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	7,023	+/- 428	100.0%	(X)
Private wage and salary workers	5,042	+/- 383	71.8%	+/- 3.7
Government workers	1,655	+/- 280	23.6%	+/- 3.8
Self-employed in own not incorporated business workers	317	+/- 144	4.5%	+/- 1.9
Unpaid family workers	9	+/- 14	0.1%	+/- 0.2
<b>INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	4,675	+/- 210	100.0%	(X)
Less than \$10,000	152	+/- 91	3.3%	+/- 1.9
\$10,000 to \$14,999	51	+/- 47	1.1%	+/- 1
\$15,000 to \$24,999	141	+/- 78	3%	+/- 1.6
\$25,000 to \$34,999	203	+/- 105	4.3%	+/- 2.3
\$35,000 to \$49,999	408	+/- 157	8.7%	+/- 3.3
\$50,000 to \$74,999	510	+/- 135	10.9%	+/- 2.8
\$75,000 to \$99,999	569	+/- 150	12.2%	+/- 3.1
\$100,000 to \$149,999	1,042	+/- 189	22.3%	+/- 4.1
\$150,000 to \$199,999	801	+/- 149	17.1%	+/- 3.1
\$200,000 or more	798	+/- 160	17.1%	+/- 3.4
<b>Median household income (dollars)</b>	\$116,869	+/- 5899	(X)	(X)
<b>Mean household income (dollars)</b>	\$128,162	+/- 8092	(X)	(X)
With earnings	4,060	+/- 204	86.8%	+/- 2.9
Mean earnings (dollars)	\$131,679	+/- 8503	(X)	(X)
With Social Security	770	+/- 150	16.5%	+/- 3
Mean Social Security income (dollars)	\$18,568	+/- 3568	(X)	(X)
With retirement income	729	+/- 151	15.6%	+/- 3.2
Mean retirement income (dollars)	\$25,409	+/- 4463	(X)	(X)
With Supplemental Security Income	78	+/- 42	1.7%	+/- 0.9
Mean Supplemental Security Income (dollars)	\$14,763	+/- 5453	(X)	(X)
With cash public assistance income	66	+/- 60	1.4%	+/- 1.3
Mean cash public assistance income (dollars)	\$2,265	+/- 3738	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	132	+/- 66	2.8%	+/- 1.4
<b>Families</b>	3,730	+/- 214	100.0%	(X)
Less than \$10,000	76	+/- 78	2%	+/- 2.1
\$10,000 to \$14,999	24	+/- 31	0.6%	+/- 0.8
\$15,000 to \$24,999	54	+/- 41	1.4%	+/- 1.1
\$25,000 to \$34,999	161	+/- 95	4.3%	+/- 2.5
\$35,000 to \$49,999	183	+/- 84	4.9%	+/- 2.2
\$50,000 to \$74,999	404	+/- 124	10.8%	+/- 3.2
\$75,000 to \$99,999	415	+/- 135	11.1%	+/- 3.5
\$100,000 to \$149,999	983	+/- 195	26.4%	+/- 5.2
\$150,000 to \$199,999	768	+/- 136	20.6%	+/- 3.7
\$200,000 or more	662	+/- 133	17.7%	+/- 3.4
Median family income (dollars)	\$129,007	+/- 9796	(X)	(X)
Mean family income (dollars)	\$139,561	+/- 9377	(X)	(X)
Per capita income (dollars)	\$42,606	+/- 2511	(X)	(X)
<b>Nonfamily households</b>	945	+/- 193	(X)	(X)
Median nonfamily income (dollars)	\$55,446	+/- 26002	(X)	(X)
Mean nonfamily income (dollars)	\$73,840	+/- 13966	(X)	(X)
Median earnings for workers (dollars)	\$58,585	+/- 6278	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$91,452	+/- 5990	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$61,667	+/- 6210	(X)	(X)

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21704

Subject	Zip Code Tabulation Area : 21704			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	13,842	+/- 659	13,842	(X)
<b>With health insurance coverage</b>	13,115	+/- 685	94.7%	+/- 1.6
With private health insurance	12,499	+/- 678	90.3%	+/- 2.1
With public coverage	1,677	+/- 255	12.1%	+/- 1.8
<b>No health insurance coverage</b>	727	+/- 226	5.3%	+/- 1.6
Civilian noninstitutionalized population under 18 years	4,253	+/- 340	4,253	(X)
No health insurance coverage	129	+/- 76	3%	+/- 1.8
Civilian noninstitutionalized population 18 to 64 years	8,426	+/- 409	8,426	(X)
<b>In labor force:</b>	7,060	+/- 397	7,060	(X)
<b>Employed:</b>	6,767	+/- 421	6,767	(X)
<b>With health insurance coverage</b>	6,413	+/- 435	94.8%	+/- 1.8
With private health insurance	6,393	+/- 432	94.5%	+/- 1.8
With public coverage	131	+/- 67	1.9%	+/- 1
<b>No health insurance coverage</b>	354	+/- 122	5.2%	+/- 1.8
<b>Unemployed:</b>	293	+/- 116	293%	+/- (X)
<b>With health insurance coverage</b>	167	+/- 87	57%	+/- 21.4
With private health insurance	157	+/- 85	53.6%	+/- 21.5
With public coverage	10	+/- 16	3.4%	+/- 5.5
<b>No health insurance coverage</b>	126	+/- 83	43%	+/- 21.4
<b>Not in labor force:</b>	1,366	+/- 243	1,366	(X)
<b>With health insurance coverage</b>	1,248	+/- 230	91.4%	+/- 5.7
With private health insurance	1,132	+/- 213	82.9%	+/- 7.6
With public coverage	188	+/- 87	13.8%	+/- 5.6
<b>No health insurance coverage</b>	118	+/- 81	8.6%	+/- 5.7
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	2.7%	+/- 2.5
<b>With related children under 18 years</b>	(X)	+/- (X)	1.4%	+/- 1.4
With related children under 5 years only	(X)	+/- (X)	0%	+/- 8.5
<b>Married couple families</b>	(X)	+/- (X)	2.7%	+/- 2.9
<b>With related children under 18 years</b>	(X)	+/- (X)	1%	+/- 1.5
With related children under 5 years only	(X)	+/- (X)	0%	+/- 10.1
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	3.5%	+/- 4.1
<b>With related children under 18 years</b>	(X)	+/- (X)	3.9%	+/- 4.6
With related children under 5 years only	(X)	+/- (X)	0%	+/- 54.4
<b>All people</b>	(X)	+/- (X)	3%	+/- 1.7
<b>Under 18 years</b>	(X)	+/- (X)	1.5%	+/- 1.4
Related children under 18 years	(X)	+/- (X)	1.5%	+/- 1.4
Related children under 5 years	(X)	+/- (X)	0%	+/- 3.2
Related children 5 to 17 years	(X)	+/- (X)	2%	+/- 1.9
<b>18 years and over</b>	(X)	+/- (X)	3.7%	+/- 2
18 to 64 years	(X)	+/- (X)	2.6%	+/- 1.5
65 years and over	(X)	+/- (X)	11.4%	+/- 7.9
<b>People in families</b>	(X)	+/- (X)	2.1%	+/- 1.8
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	11.2%	+/- 5.3

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

**Area Name : ZCTA5 21704**

Subject	Zip Code Tabulation Area : 21704			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.